

IN THE CLAIMS

Please amend Claim 1 as indicated below. The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims.

1. (Cancelled)
2. (Currently Amended) The system of claim [[1]]39, further comprising an application server on which said computerized account processing system resides.
3. (Original) The system of claim 2, wherein said application server is a J2EE-compliant Java Application Server.
4. (Currently Amended) The system of claim [[1]]39, wherein said plurality of handler systems are software modules deployed as a Java Objects.
5. (Currently Amended) The system of claim [[1]]39, further comprising a dispatcher configured to determine which one of said plurality of handler systems will process said each of the plurality of event requests, ~~from said client~~, and to transmit said each of the plurality of event requests to one of the determined plurality of handler systems.
6. (Currently Amended) The system of claim [[1]]39, further comprising an interface, wherein said at least one worker utility is configured to perform a specific task

by communicating with said interface.

7. (Currently Amended) The system of claim 6, ~~said interface comprising any one of the following:~~ wherein the interface is commutatively coupled to at least one of: a credit bureaus, bureau, ~~a databases,~~ database, ~~a new card services,~~ card authorization ~~services,~~ service, a general accounts system, and ~~a new card service:~~ service.

8. (Currently Amended) The system of claim ~~[[1]]39,~~ wherein ~~said selected handler~~ at least one of the plurality of handler systems is configured to facilitate a new account application process.

9. (Currently Amended) The system of claim ~~[[1]]39,~~ wherein ~~said selected handler~~ at least one of the plurality of handler systems is configured to execute fulfillment logic to deliver at least one of: ~~a products or services:~~ product and a service.

10. (Currently Amended) The system of claim ~~[[1]]39,~~ wherein ~~said selected handler~~ at least one of the plurality of handler systems is configured to facilitate an authentication of a user.

11. (Currently Amended) The system of claim ~~[[1]]39,~~ wherein ~~said selected handler~~ at least one of the plurality of handler systems is configured to facilitate a sign-on process for online users.

12. (Currently Amended) The system of claim [[1]]39, wherein ~~said selected handler~~ at least one of the plurality of handler systems is configured with communication protocols for communicating with the ~~workers~~ at least one worker utility.

13. (Currently Amended) The system of claim [[1]]39, wherein said at least one worker utility performs a discrete unit of work to perform a specific task.

14. (Currently Amended) The system of claim [[1]]39, wherein at least one of said plurality of event requests includes ~~comprises~~ an event selected from a group of events ~~consisting of including:~~ online banking account set-up, credit bureau access, epay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, and rewards program setup.

15. (Currently Amended) The system of claim [[1]]39, wherein said at least one worker utility comprises one or more of the following worker utilities:

an email worker;

a ~~CBI~~ credit bureau interface worker;

an application specific worker;

a profile worker; and

a data capture worker.

16. (Currently Amended) The system of claim [[1]]39, wherein said at least one worker utility is a credit bureau interface (CBI) worker.

17. (Previously Presented) The system of claim 16, wherein said CBI worker utility is configured with suitable protocols for communicating with a CBI server; wherein said CBI server interfaces with at least one credit bureau.

18. (Currently Amended) The system of claim [[1]]39, further comprising a web server user interface configured to interact with said client interface system.

19 - 38. (Canceled)

39. (New) An acquisition system, comprising:

- a computerized client interface system configured to accept a plurality of event requests from a plurality of clients; and
- a computerized account processing system configured to facilitate fulfillment of the plurality of event requests, the computerized account processing system including:
 - a plurality of handler systems configured to perform business logic related to the plurality of event requests, and
 - at least one worker utility configured to perform tasks associated with fulfilling at least one of the plurality of event requests; and

wherein one of the plurality clients is enabled to add a new worker utility to the computerized account processing system, the new worker utility being configured to perform tasks to fulfill event requests on behalf of two or more of the plurality of clients.